Oct. 1: New Tool Compares Private Health Insurance Plans
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Starting today, you can compare private insurance plans on Healthcare.gov , similar to the way you compare flights and other products on consumer research websites.

Health insurance companies are now required by law to make public certain details of their health insurance plans that had never been available to consumers in the insurance marketplace before. Insurance companies must also attest to the accuracy of the data they provide to consumers via the Healthcare.gov   website.

Some of the features by which you will be able to compare up to three private plans at once include:

• Base price for each insurance plan,

• Estimates on annual deductibles,

• Your maximum out-of-pocket costs,

• A list of benefits that are excluded in each plan, including maternity care and prescription drugs,

• The percentage of people who are quoted a rate higher than the basic premium, based on the individual's health status, and

• The percentage of people who were turned down when they tried to buy a particular plan. This will give you a sense of how different insurance companies change pricing and accept or deny coverage for individuals in certain circumstances.

Healthcare.gov   has more than 4,400 private plans offered by over 200 insurers, across all 50 states and the District of Columbia. The number of plans are   expected to increase in the coming months.

Click here for a tutorial on how to use this health insurance comparison tool.

Click here   to watch a webcast from the Department of Health and Human Services describing the new tool.

Click here   to use the private health insurance comparison tool.

Hopefully, you will find that this new health insurance tool provides   the information you need to select the best health insurance plan for   you and your family.